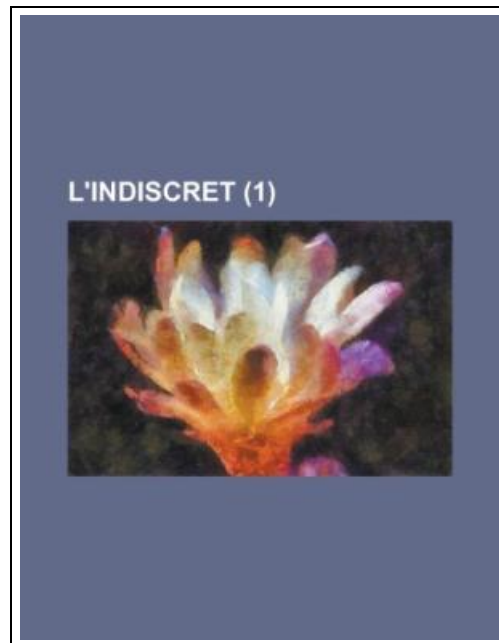


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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 20 pages. OCLC Number: (OCoLC)173660777 Subject: Mortgage loans -- United States -- Finance. Excerpt: . . . effect of denying buyers any equity in their properties and creating higher effective LTV ratios. FHA has requirements which have the effect of ensuring that FHA homebuyers obtain a certain amount of instant equity at closing, but seller-funded down-payment assistance effectively undercuts these requirements. That is, when the sales price represents the fair market value of the house, and the homebuyer contributes 3 percent of the sales price at the closing, the LTV ratio is less than 100 percent. But when a seller raises the sales price of a property to accommodate a contribution to a nonprofit that provides down-payment assistance to the buyer, the buyers mortgage may represent 100 percent or more of the property's true market value. Our prior analysis has found that, controlling for other factors, high LTV ratios lead to increased claims. The adverse performance of loans with seller-funded down-payment assistance has had negative consequences for FHA. FHA has estimated that its single-family mortgage insurance program would require a subsidy - that is, appropriations - in 2008 in the absence of program changes. According to FHA, the growing share of FHA-insured purchase loans with seller-funded assistance has contributed to FHAs worsening financial performance. Our 2005 report made recommendations designed to better manage the risks of loans with down-payment assistance generally and from seller-funded nonprofits specifically. We recommended that FHA consider risk mitigation techniques such as including down-payment assistance as a factor when underwriting loans. We also recommended that FHA take additional steps to mitigate the risk associated with loans with seller-funded down-payment assistance, such as treating such assistance as a seller inducement and therefore subject to the...

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